

# Table of Contents

<b>Introduction .....</b>	<b>2</b>
<b>Confidentiality Policies .....</b>	<b>3</b>
<b>What's New for 2008?.....</b>	<b>6</b>

## General Information 7

<b>Your Insurance Benefits: Help When You Need It Most .....</b>	<b>9</b>
<b>Enrolling in a Health or Dental Plan.....</b>	<b>9</b>
Eligibility.....	9
Insurance Cards .....	10
Annual and Open Enrollment.....	11
Special Eligibility Situations .....	12
Coverage of Dependent Children Age 19 and Older.....	14
Enrollment of a Transferring Employee.....	16
Leave Without Pay .....	16
When You Become Eligible for Medicare .....	16
When Your Coverage Ends .....	17
Death of a Subscriber or a Covered Dependent .....	18
Workers' Compensation .....	19
Coordination of Benefits .....	19
Prevention Partners .....	20
The Vision Care Program .....	21
The Internet Provides Easy Access to Your Insurance Information.....	22
<b>Appeals .....</b>	<b>23</b>
<b>Checklists: Quick Guides to Your Benefits .....</b>	<b>24</b>
Retiree Checklist .....	24
Survivor Checklist.....	25

## Health Insurance 27

<b>The State Health Plan .....</b>	<b>30</b>
Benefits at a Glance.....	31
How the Standard Plan Works .....	32
How the Savings Plan Works .....	33
Lifetime Maximum .....	34
Coordination of Benefits .....	34
Subrogation.....	35
Using SHP Provider Networks .....	35
BlueCard Worldwide® .....	36
Out-of-network Benefits for Medical Care .....	38
Out-of-Network Differential .....	38
Managing Your Medical Care .....	39
Medi-Call .....	39
Maternity Management .....	40
Managing For Tomorrow® .....	41

Wellness Management.....	42
Medical Case Management .....	42
<b>State Health Plan Benefits .....</b>	<b>44</b>
<b>Preventive Benefits .....</b>	<b>51</b>
Well Child Care Benefits .....	51
CaringBridge®: Communication in a Crisis .....	53
Natural Blue and Other Discount Programs.....	53
Additional Benefits for Savings Plan Participants .....	53
<b>Prescription Drug Benefits .....</b>	<b>54</b>
Prescription Drugs .....	54
Retail Pharmacy .....	56
Mail-Order Pharmacy.....	56
Coordination of Benefits .....	57
Exclusions .....	57
<b>Mental Health and Substance Abuse Benefits .....</b>	<b>58</b>
<b>Exclusions .....</b>	<b>59</b>
<b>Appeals.....</b>	<b>61</b>
<b>Health Maintenance Organizations.....</b>	<b>62</b>
What Are My Choices? .....	62
HMO Service Areas.....	62
<b>BlueChoice HealthPlan.....</b>	<b>63</b>
Benefits at a Glance.....	63
Primary Care Physician .....	64
Network Benefits .....	64
Covered Services .....	65
Exclusions and Limitations .....	69
Other Plan Features .....	71
Web Site: <a href="http://www.BlueChoiceSC.com">www.BlueChoiceSC.com</a> .....	73
Appeals.....	73
<b>CIGNA HMO .....</b>	<b>75</b>
Network Benefits .....	75
Out-of-Network Benefits.....	76
Exclusions .....	76
Special Features of the CIGNA Plan .....	77
Lifestyle Management Programs .....	78
Claims.....	78
Web Site: <a href="http://www.myCIGNA.com">www.myCIGNA.com</a> .....	78
Appeals.....	78
<b>MUSC Options .....</b>	<b>79</b>
Benefits at a Glance .....	79
Your Personal Physician.....	82
Network Benefits .....	82
Covered Services .....	82
Prescription Drug Program.....	86
Coordination of Benefits (COB).....	87
Exclusions and Limitations .....	87
Other Plan Features .....	89
Medical Web Site: <a href="http://www.BlueChoiceSC.com">www.BlueChoiceSC.com</a> .....	91

Prescription Drug Web Site: <a href="http://www.medco.com">www.medco.com</a> .....	91
Appeals.....	91

## **Dental Insurance** 93

Your Dental Benefits at a Glance .....	96
Claim Examples (using Class III procedures) .....	97
How to File a Dental Claim .....	97
Special Provisions of the State Dental Plan .....	98
Dental Services not Covered .....	98
Coordination of Benefits .....	100
Appeals.....	101

## **Life Insurance** 103

Basic Life Insurance Program .....	105
Optional Life Insurance Program .....	107
Contract Terms.....	107
Enrolling in Optional Life Insurance .....	110
Your Life Insurance Benefits.....	111
Your Accidental Death and Dismemberment Benefits .....	112
Claims.....	114
Extension of Benefits .....	115
When Your Coverage Ends .....	116
Dependent Life Insurance Program.....	117
Enrollment and Eligibility .....	117
Schedule of Benefits .....	118
Payment of Claims .....	119
When Dependent Life Insurance Coverage Ends .....	120
The Beneficiary Assist® Program.....	120
Travel Assistance Program.....	121
EstateGuidance <sup>sm</sup> .....	123
Optional Life, Dependent Life/Spouse, Child Monthly Premiums .....	123

## **Long Term Disability** 125

Basic Long Term Disability .....	127
BLTD Plan Benefits Summary .....	128
When Are You Considered Disabled? .....	129
When BLTD Coverage Ends .....	130
Appeals.....	130
Supplemental Long Term Disability .....	131
SLTD Plan Benefits Summary .....	134
How Does SLTD Insurance Work?.....	135
When Are You Considered Disabled? .....	135
Conversion .....	136
When SLTD Coverage Ends .....	137
Appeals.....	137

**Long Term Care****139**

<b>Long Term Care Insurance .....</b>	<b>141</b>
<b>What is Long Term Care? .....</b>	<b>141</b>
Who Can Enroll for Long Term Care Insurance? .....	141
LTC Plan Options and Features.....	142
Disability Plan .....	142
Service Reimbursement Plans .....	142
<b>Plan Comparison.....</b>	<b>143</b>
Changing Your Coverage Level .....	143
Premiums.....	144
Claims.....	144
When Coverage Ends .....	144
Appeals.....	144
For More Information.....	144

**MoneyPlu\$****145**

<b>MoneyPlu\$ — Your Tax-favored Accounts Program .....</b>	<b>147</b>
<b>Pretax Group Insurance Premium Feature.....</b>	<b>149</b>
<b>Flexible Spending Accounts.....</b>	<b>149</b>
Deciding How Much to Contribute to Your Flexible Spending Accounts .....	150
Dependent Care Spending Account.....	151
Medical Spending Account .....	153
EZ REIMBURSE® MasterCard/Visa® Card .....	157
Access to Information About Your Flexible Spending Account .....	160
Changing Your Flexible Spending Account Coverage .....	161
How Leaving Your Job Affects Your Flexible Spending Account .....	161
Appeals.....	162
<b>Health Savings Account .....</b>	<b>162</b>
Contributions .....	163
<b>How Death Affects Your MoneyPlu\$ Accounts .....</b>	<b>166</b>

**Retirement/Disability Retirement****169**

<b>Benefits for Retirees .....</b>	<b>171</b>
<b>Are You Eligible for Retiree Insurance? .....</b>	<b>171</b>
<b>Who Pays For Your Insurance? .....</b>	<b>171</b>
<b>Enroll Within 31 Days Of Your Retirement .....</b>	<b>173</b>
How to Enroll .....	173
<b>Your Health Plan Choices as a Retiree.....</b>	<b>174</b>
<b>When Your Coverage as a Retiree Begins.....</b>	<b>175</b>
<b>Returning to Work .....</b>	<b>175</b>
<b>When Coverage Ends.....</b>	<b>176</b>

<b>When You or Your Dependents Become Eligible for Medicare .....</b>	<b>177</b>
<b>Your Health Options With Medicare.....</b>	<b>180</b>
<b>The Standard Plan .....</b>	<b>181</b>
How the Standard Plan and Medicare Work Together .....	181
“Carve-out” Method of Claims Payment .....	183
Filing Claims As a Retiree .....	183

<b>The Medicare Supplemental Plan.....</b>	<b>184</b>
Medicare Deductibles and Coinsurance .....	185
Medicare Supplemental Plan Deductibles and Coinsurance .....	185
What the Medicare Supplemental Plan Covers.....	186
<b>HMO Plans .....</b>	<b>189</b>
If You Are Eligible for Medicare.....	189
How BlueChoice HealthPlan and Medicare Work Together .....	189
How CIGNA HMO and Medicare Work Together .....	190
How MUSC Options and Medicare Work Together .....	191
<b>Dental Benefits.....</b>	<b>192</b>
<b>MoneyPlu\$ .....</b>	<b>192</b>
<b>Long Term Care .....</b>	<b>192</b>
<b>Life Insurance.....</b>	<b>193</b>
Optional Life Insurance.....	193
Dependent Life Insurance .....	194
<b>Long Term Disability .....</b>	<b>194</b>
The Vision Care Program .....	195
<b>Comparison of Health Plans for Retirees and Dependents NOT Eligible for Medicare .....</b>	<b>196</b>
<b>Comparison of Health Plans for Retirees and Dependents Eligible for Medicare .....</b>	<b>200</b>

## Premiums **205**

<b>Comparison of Health Plan Benefits Offered for 2008 .....</b>	<b>208</b>
<b>2008 Active Employee and Funded Retiree Health, Dental and Dental Plus Rates ....</b>	<b>210</b>
<b>2008 Non-funded Retiree and COBRA Health, Dental and Dental Plus Rates .....</b>	<b>211</b>
<b>2008 Survivor Health, Dental and Dental Plus Rates.....</b>	<b>212</b>
<b>2008 Monthly Insurance Rates for Part-time Teachers.....</b>	<b>213</b>
<b>Long Term Care Monthly Premiums .....</b>	<b>214</b>
Option 1 (Disability).....	214
Option 2 (Service Reimbursement) .....	215
Option 3 (Service Reimbursement) .....	216
<b>Optional Life, Dependent Life/Spouse Monthly Premiums .....</b>	<b>217</b>
<b>Dependent Life/Child Monthly Premium .....</b>	<b>220</b>

## Appendix **221**

<b>Claims Procedures .....</b>	<b>223</b>
How to File a State Health Plan Claim .....	223
How to file a Medco Prescription Drug Claim .....	223
How to File a Dental Claim .....	224
<b>Notice of Privacy Practices.....</b>	<b>225</b>
How EIP May Use and Disclose Health Information .....	225
Your Health Information Rights .....	227
Complaints .....	228
Changes to This Notice .....	228
Other Uses of Health Information .....	228

<b>Part D Creditable Coverage Letter .....</b>	<b>229</b>
Medicare Part D: Frequently Asked Questions .....	231
<b>Health Savings Account Custodial Agreement.....</b>	<b>232</b>

**Index**

**241**